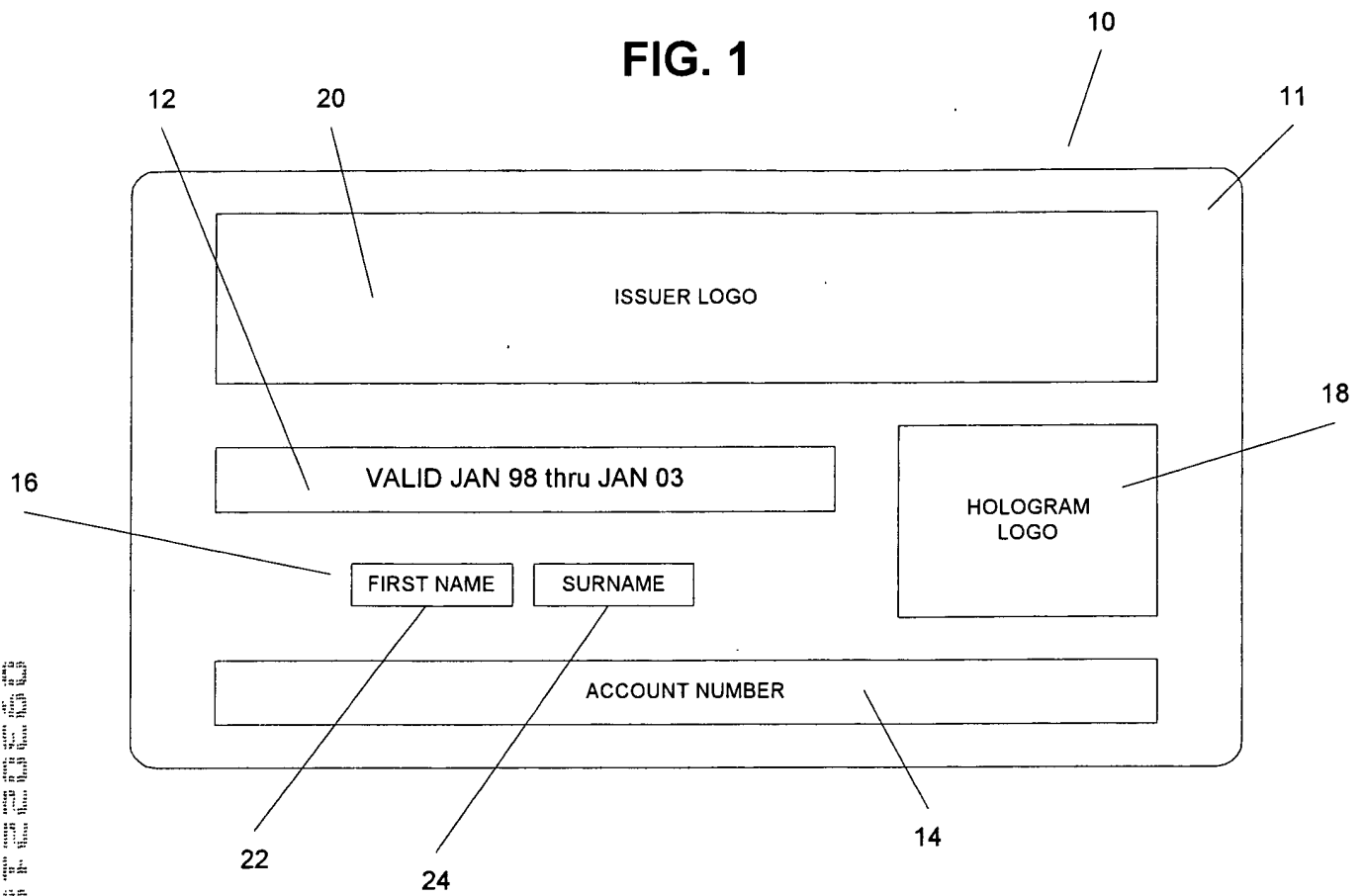
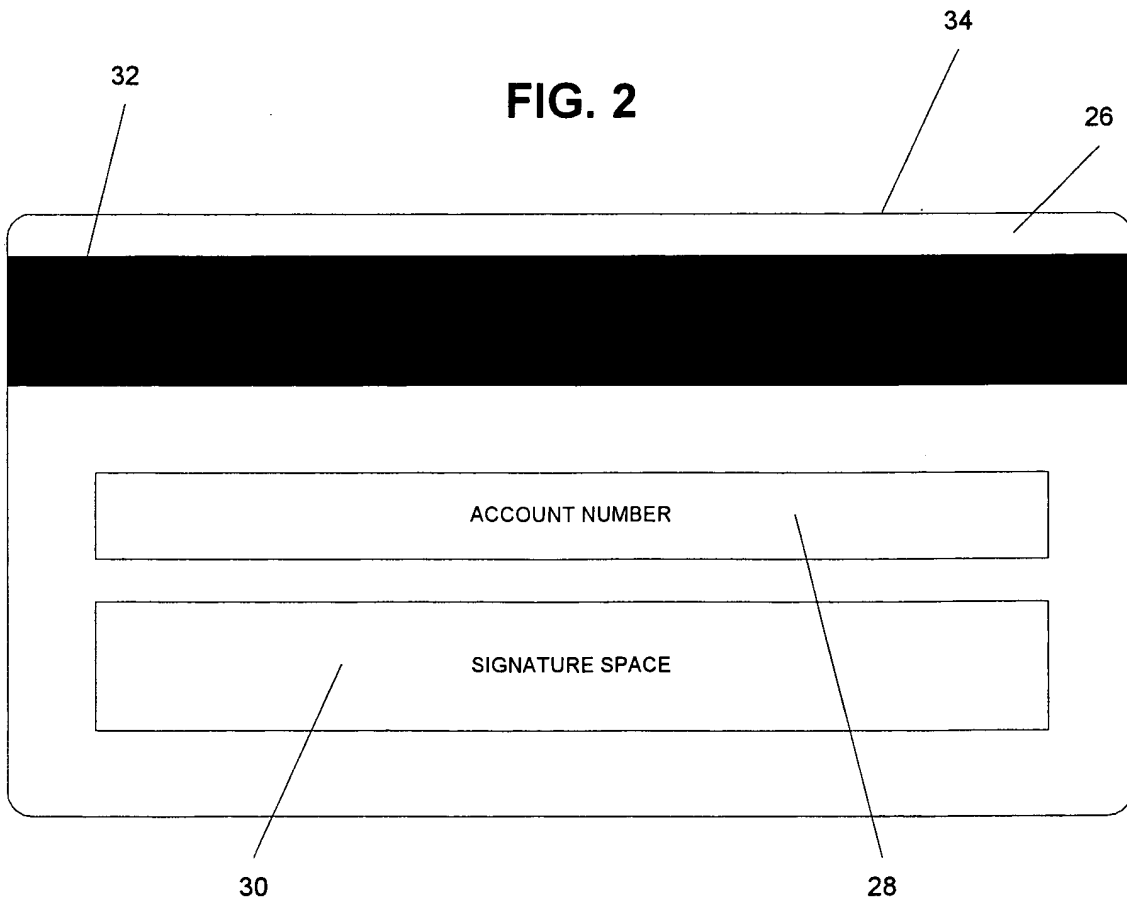


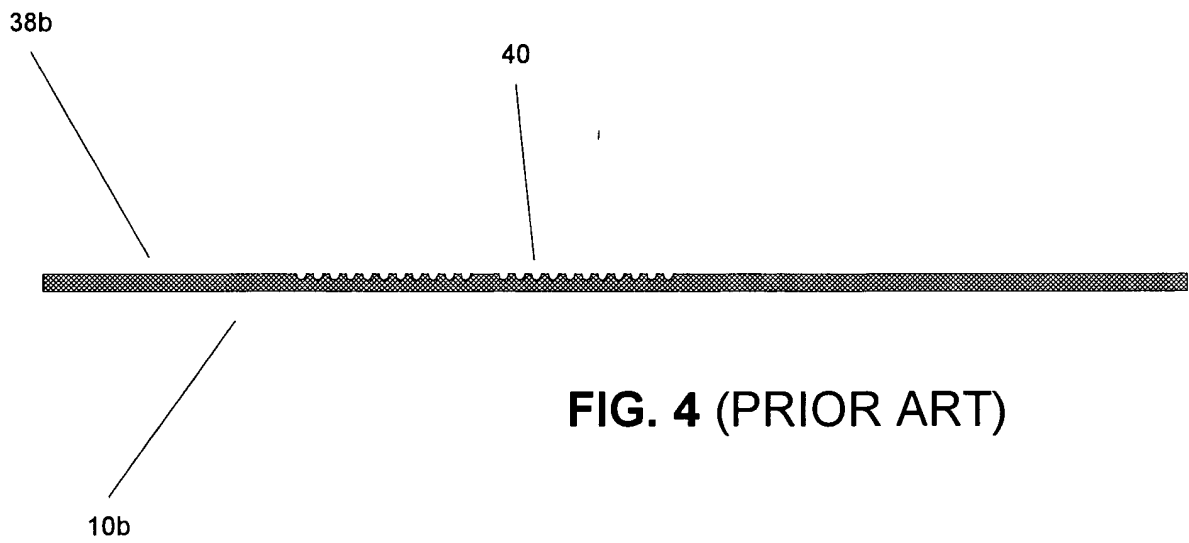
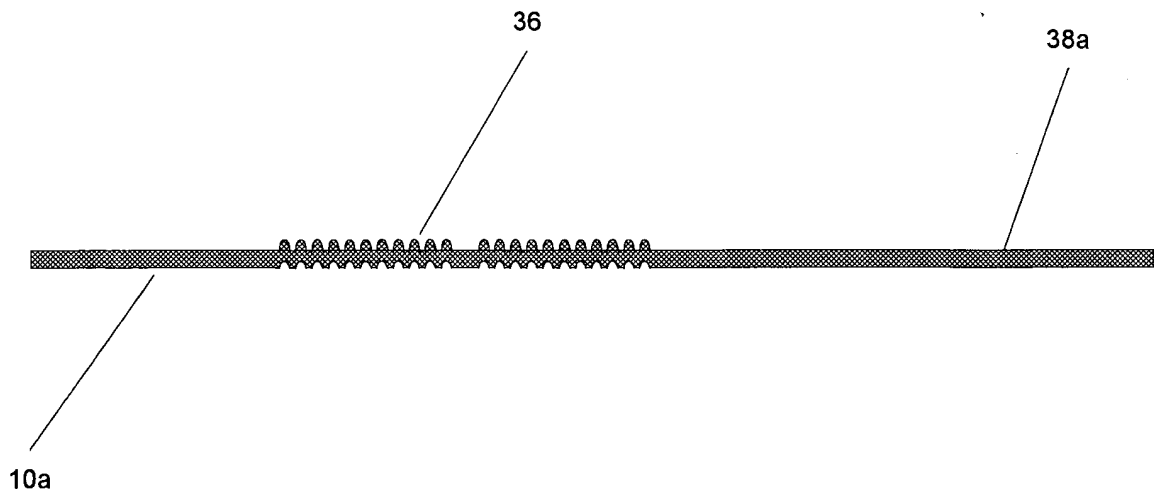
**FIG. 1**



**FIG. 2**



**FIG. 3 (PRIOR ART)**



**FIG. 4 (PRIOR ART)**

FIG. 5

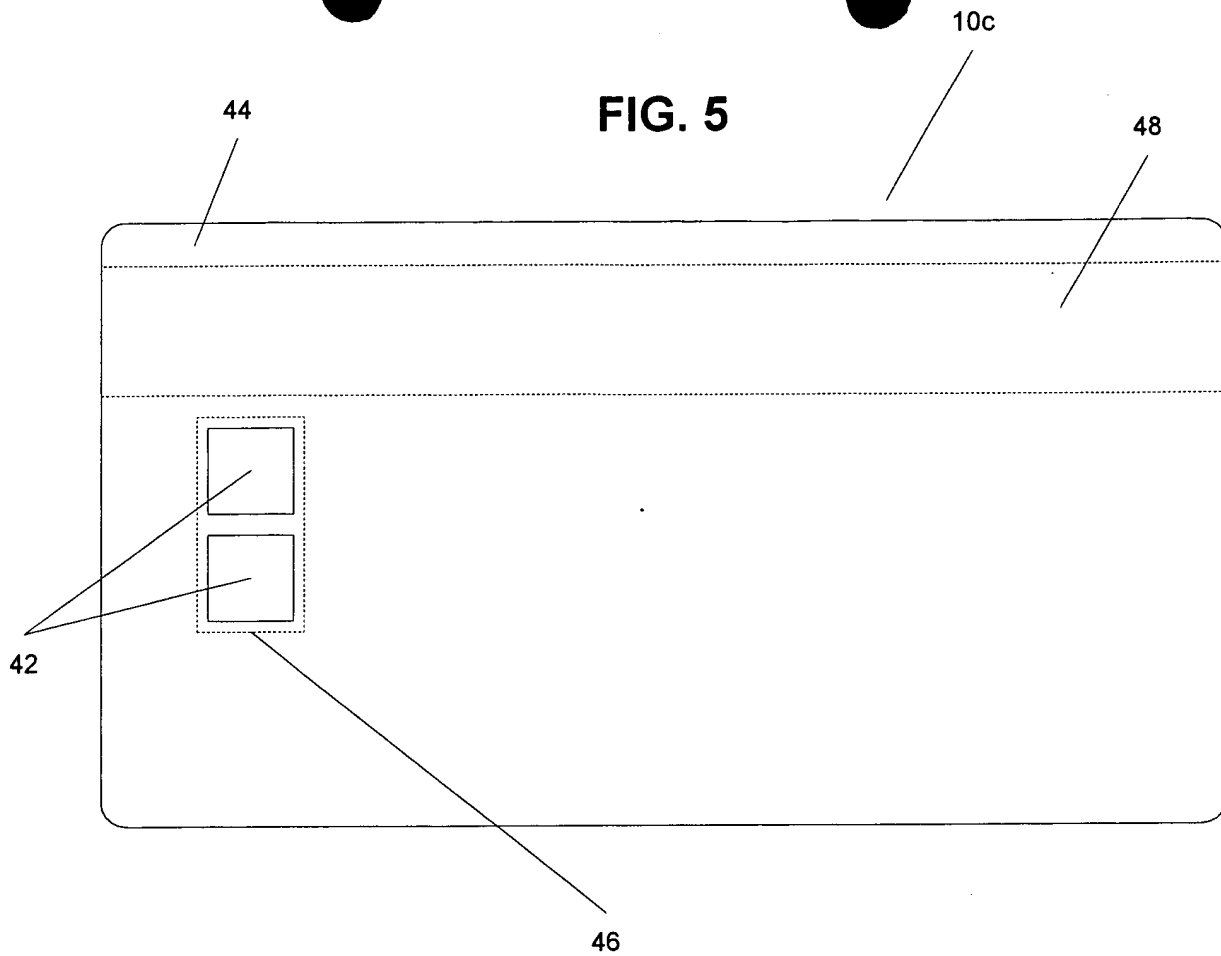
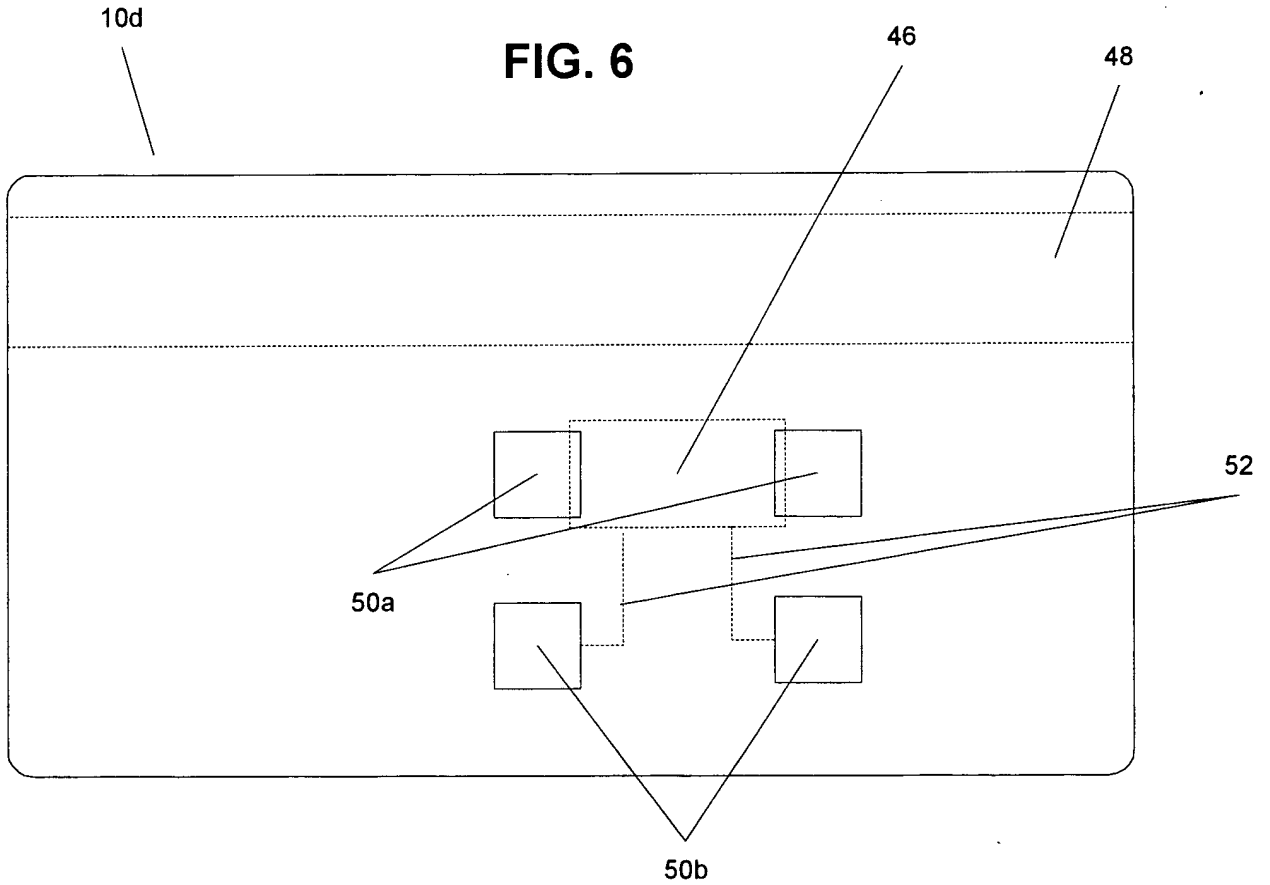
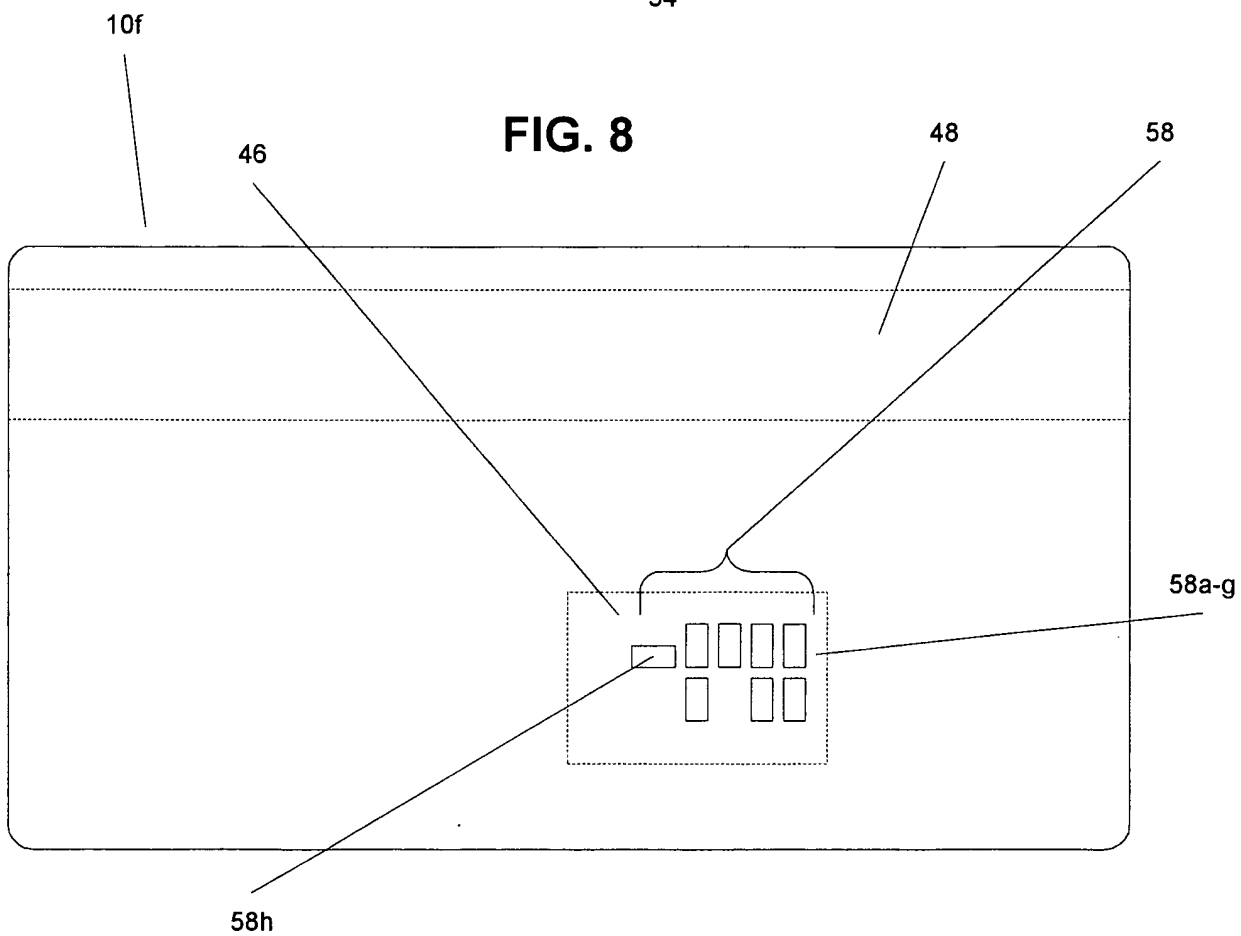
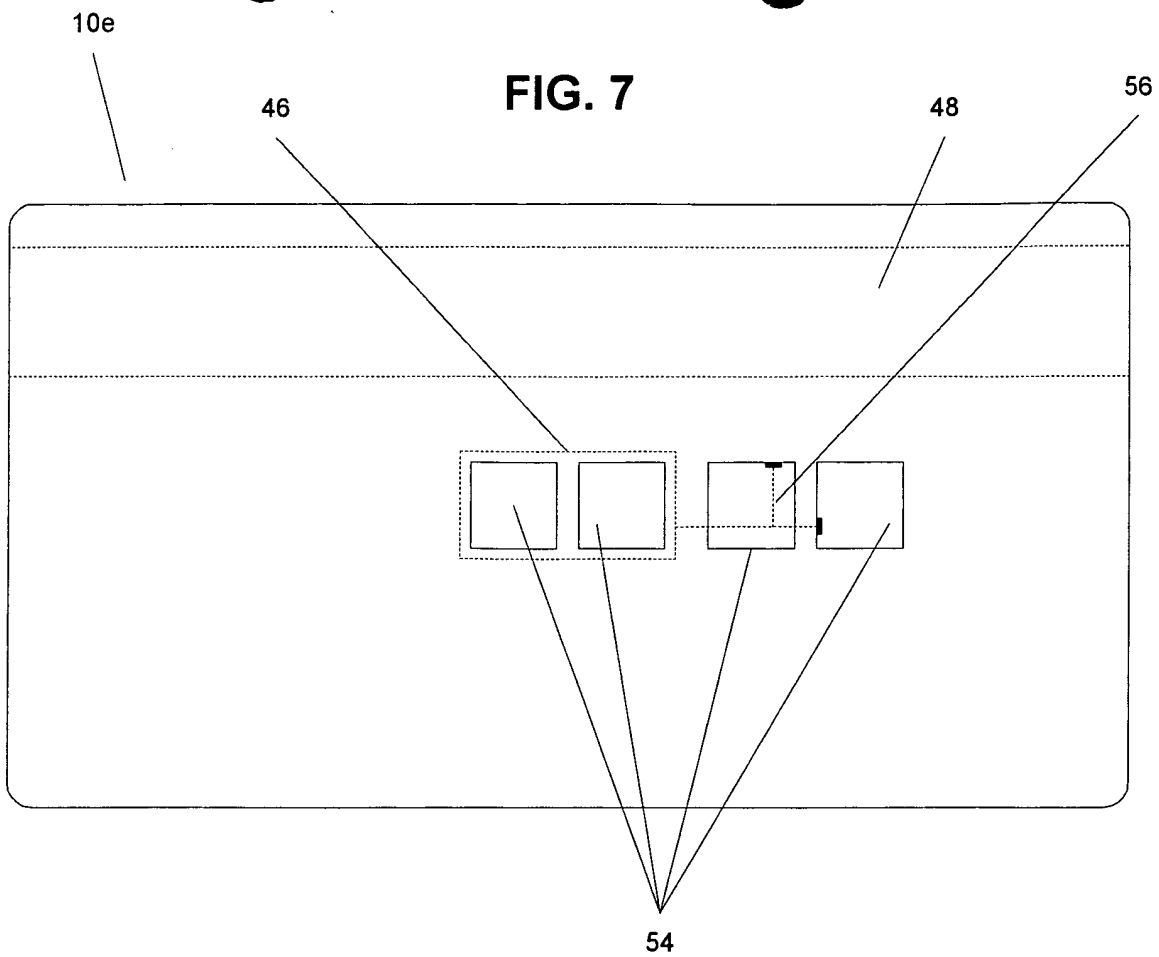
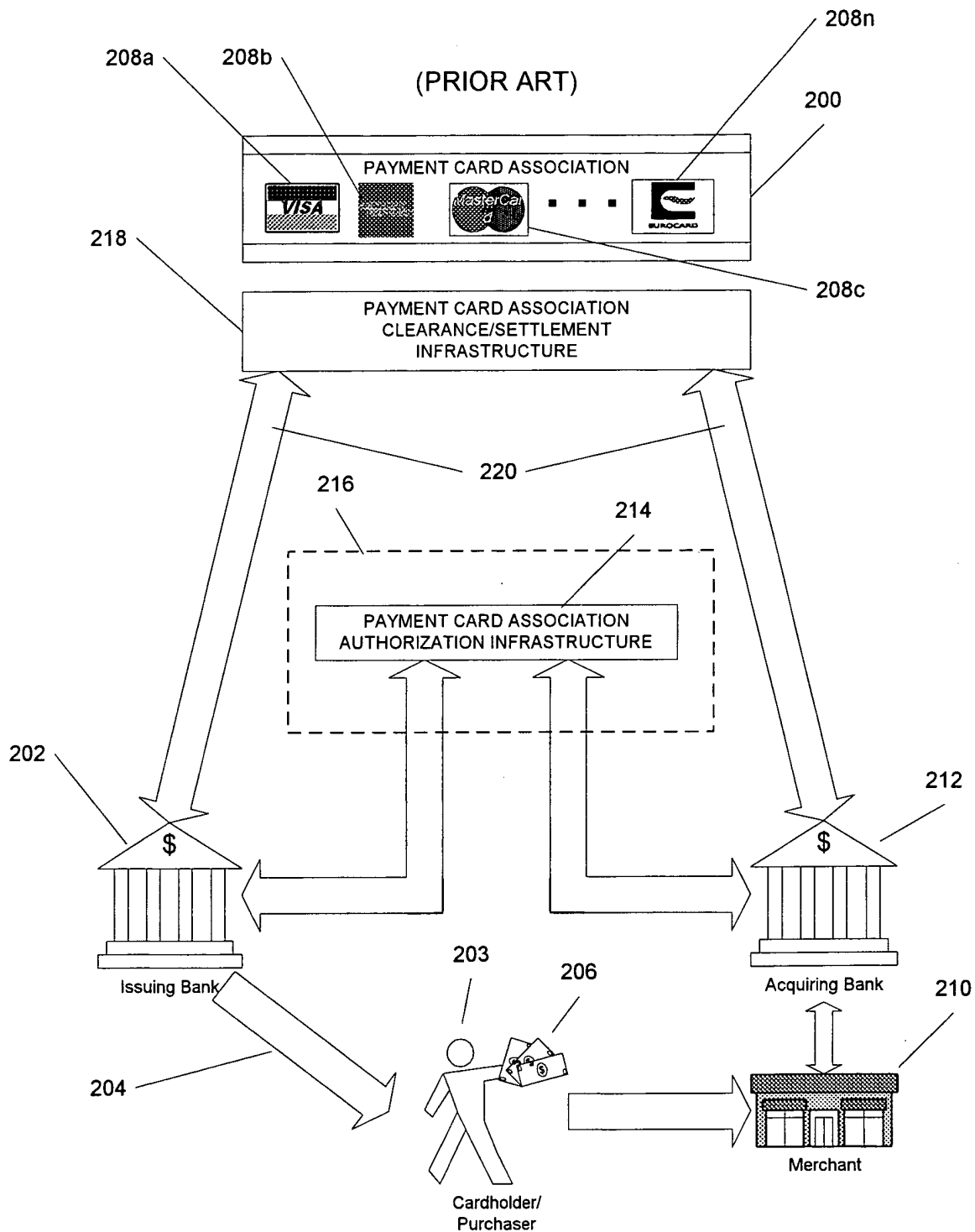


FIG. 6







**FIG. 9**

FIG. 10

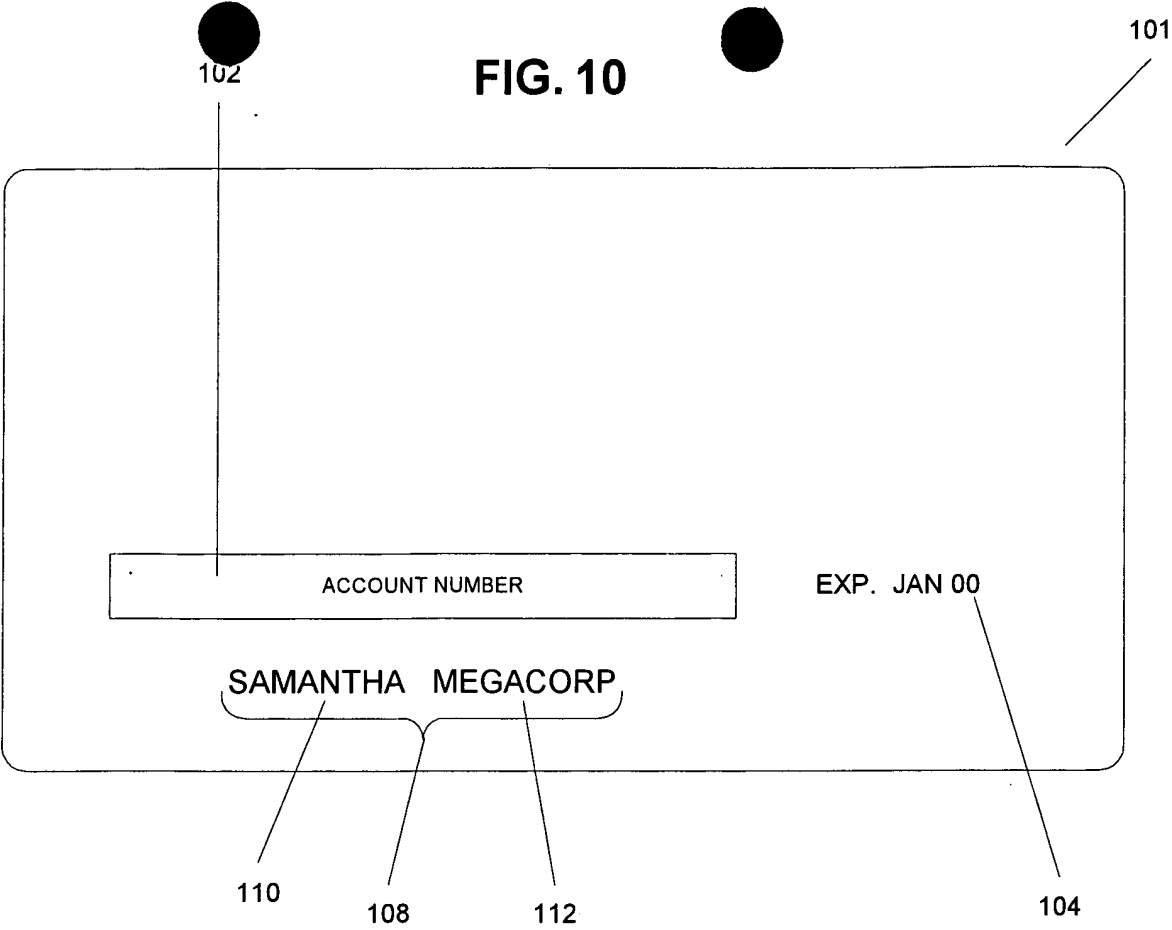


FIG. 11

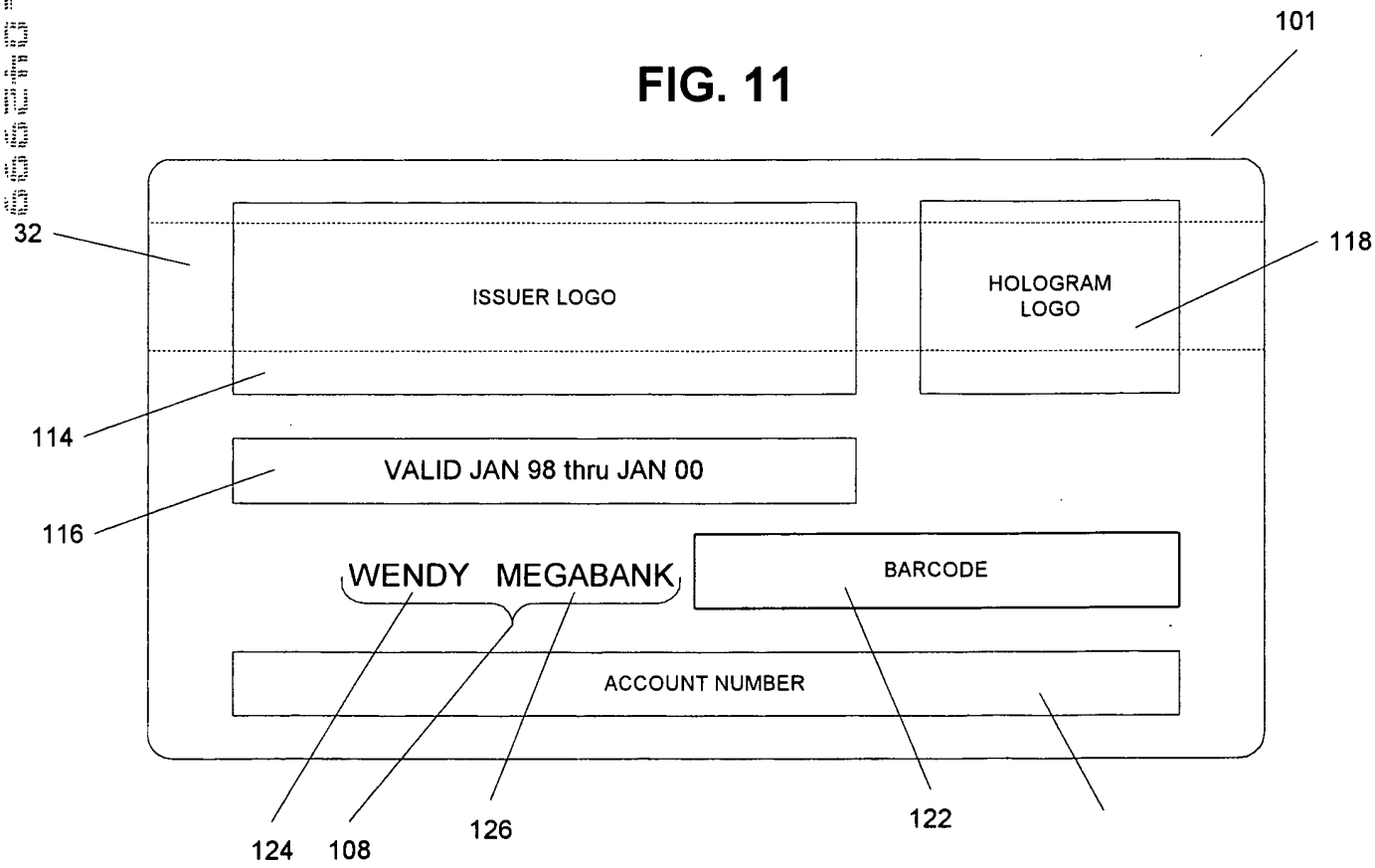


FIG. 12

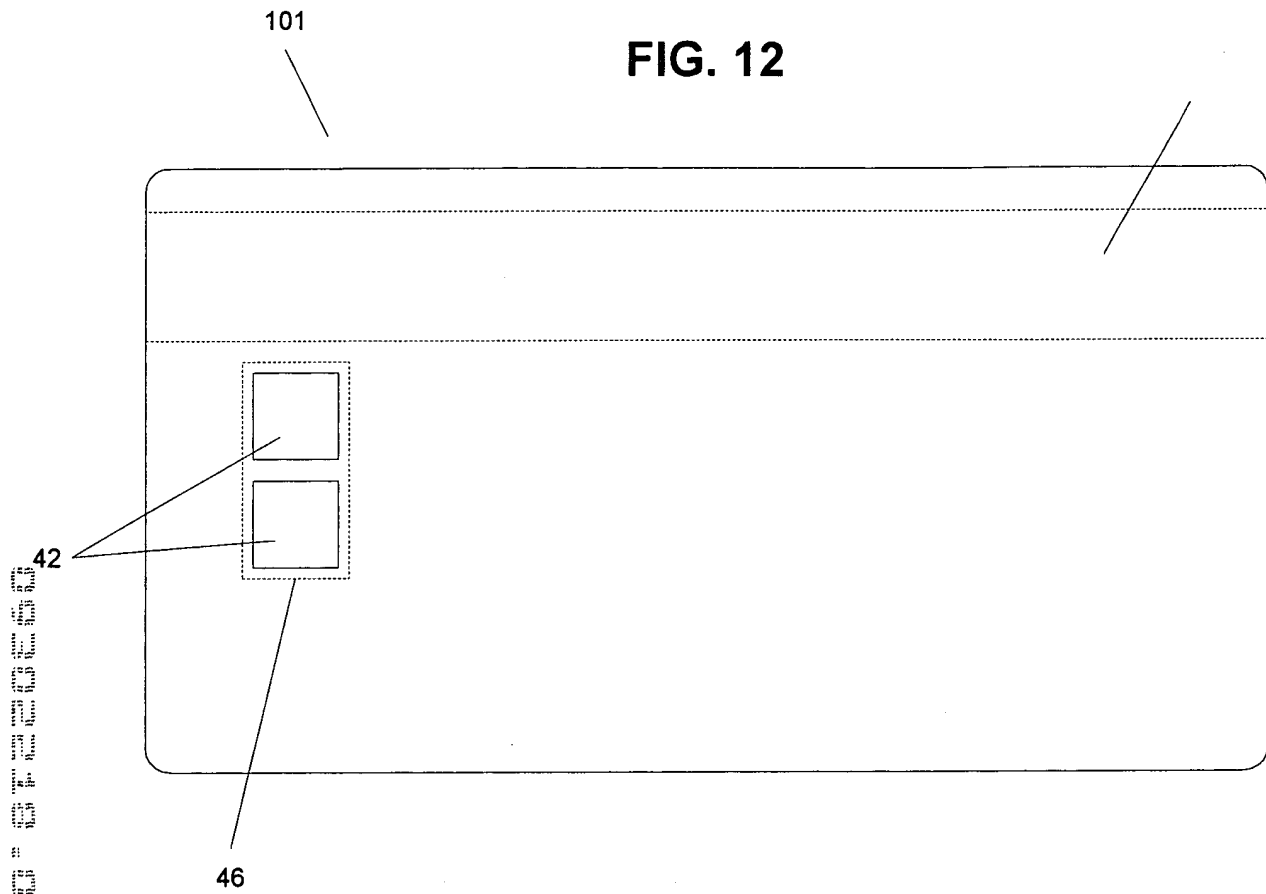
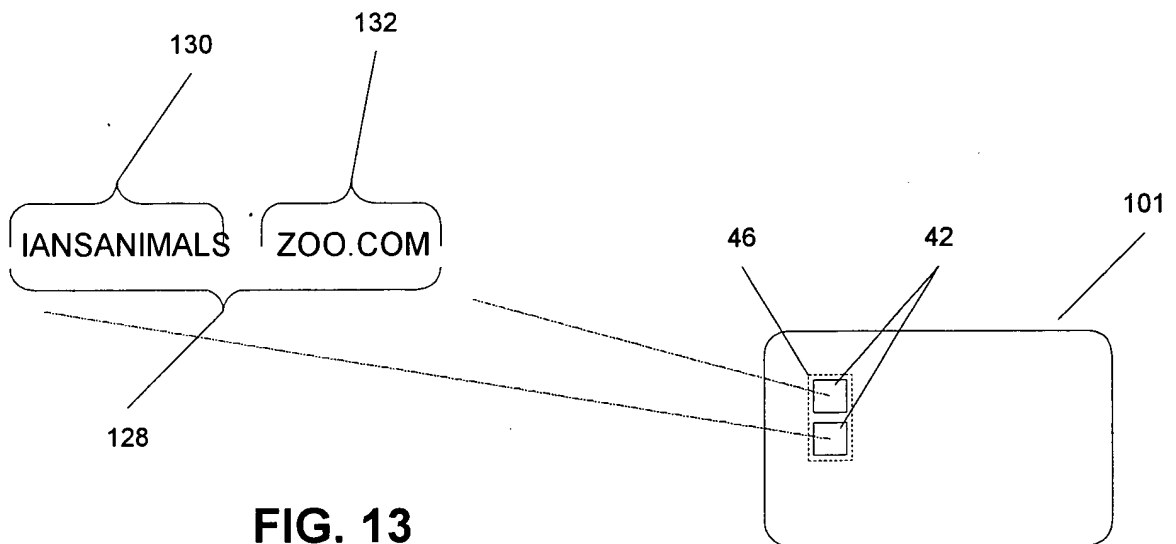


FIG. 13



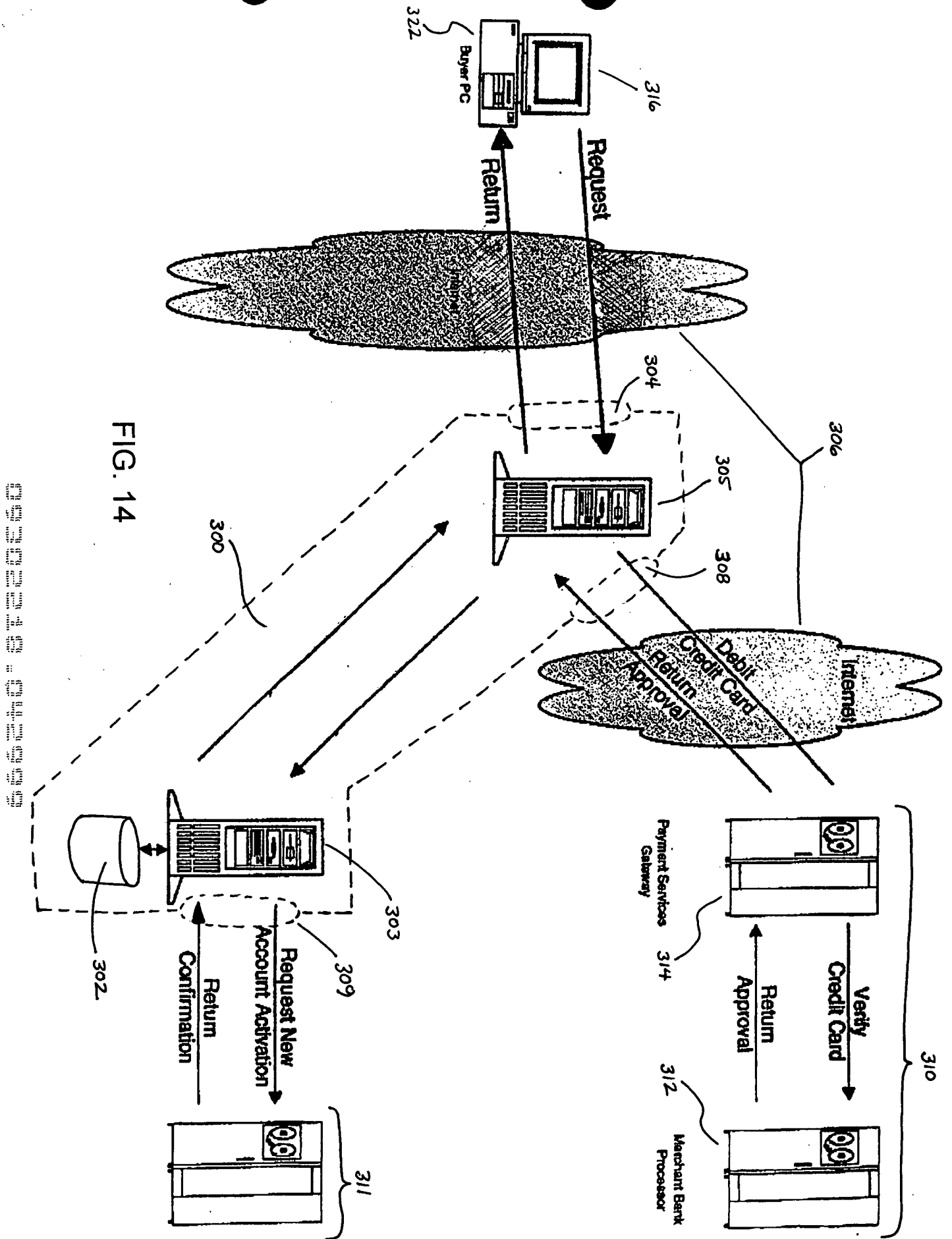


FIG. 14

FIG. 14 is a block diagram of a system architecture for a credit card payment process.



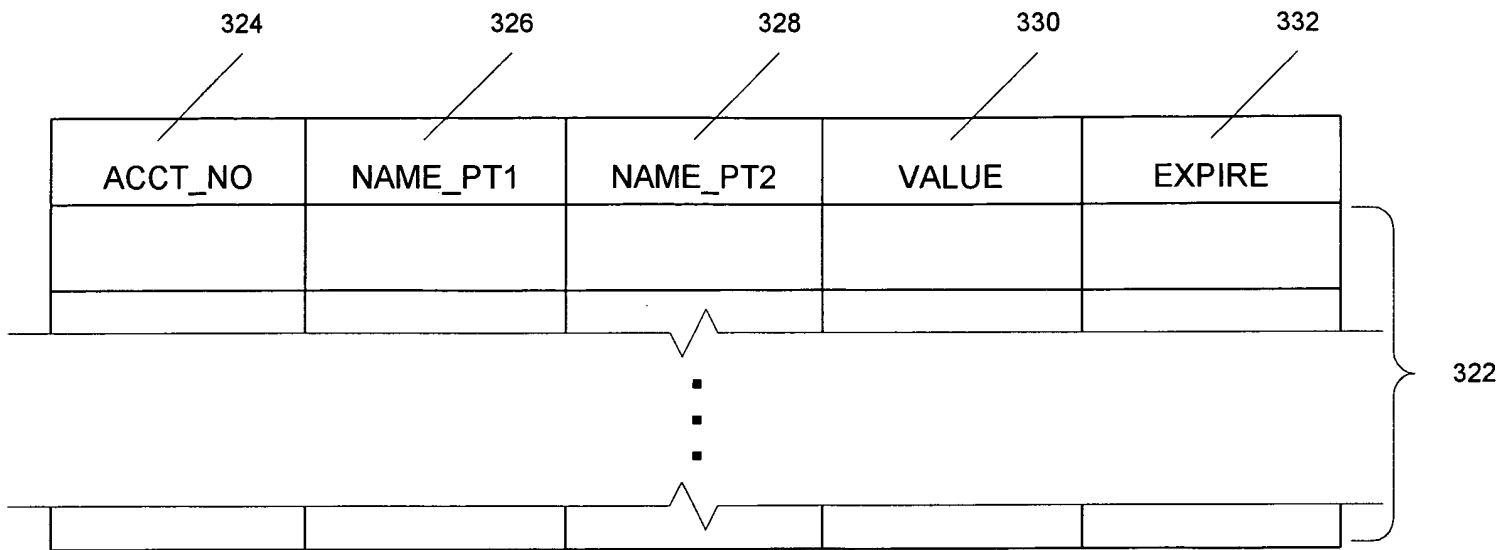
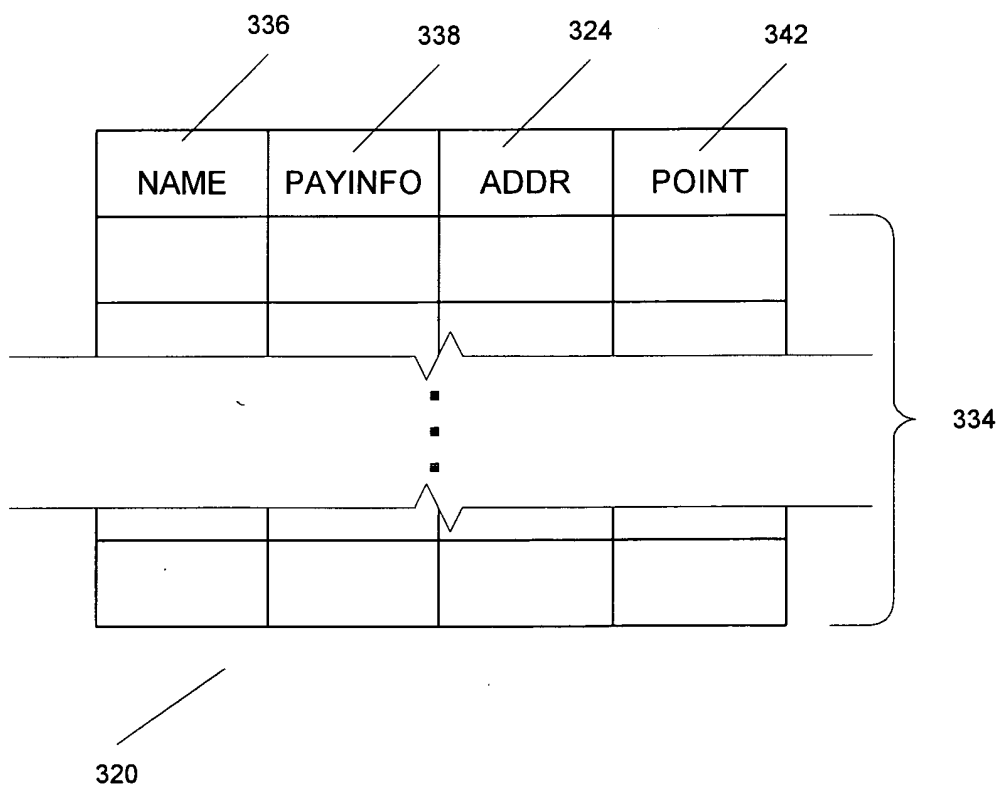


FIG. 15



[illegible]

FIG. 17

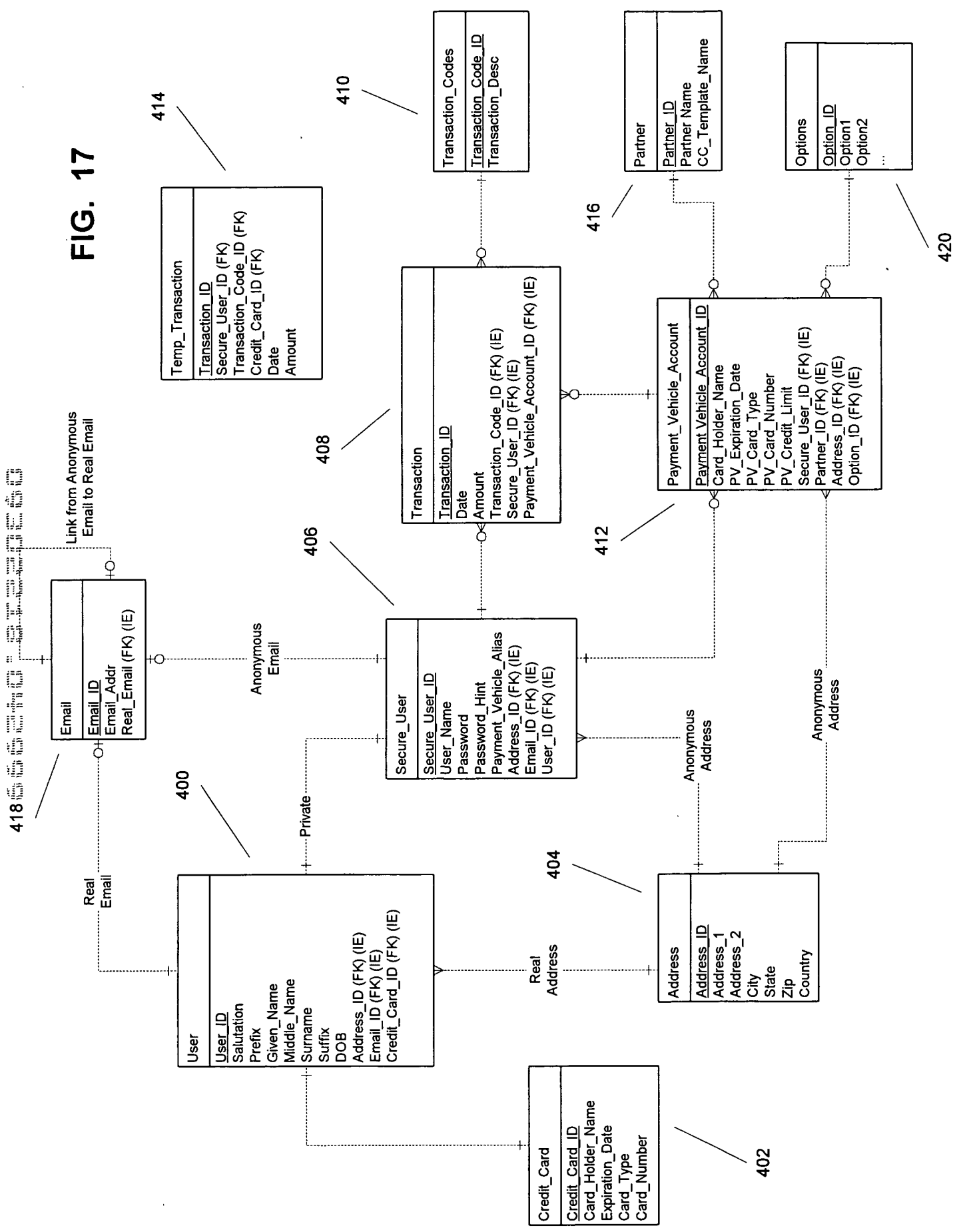
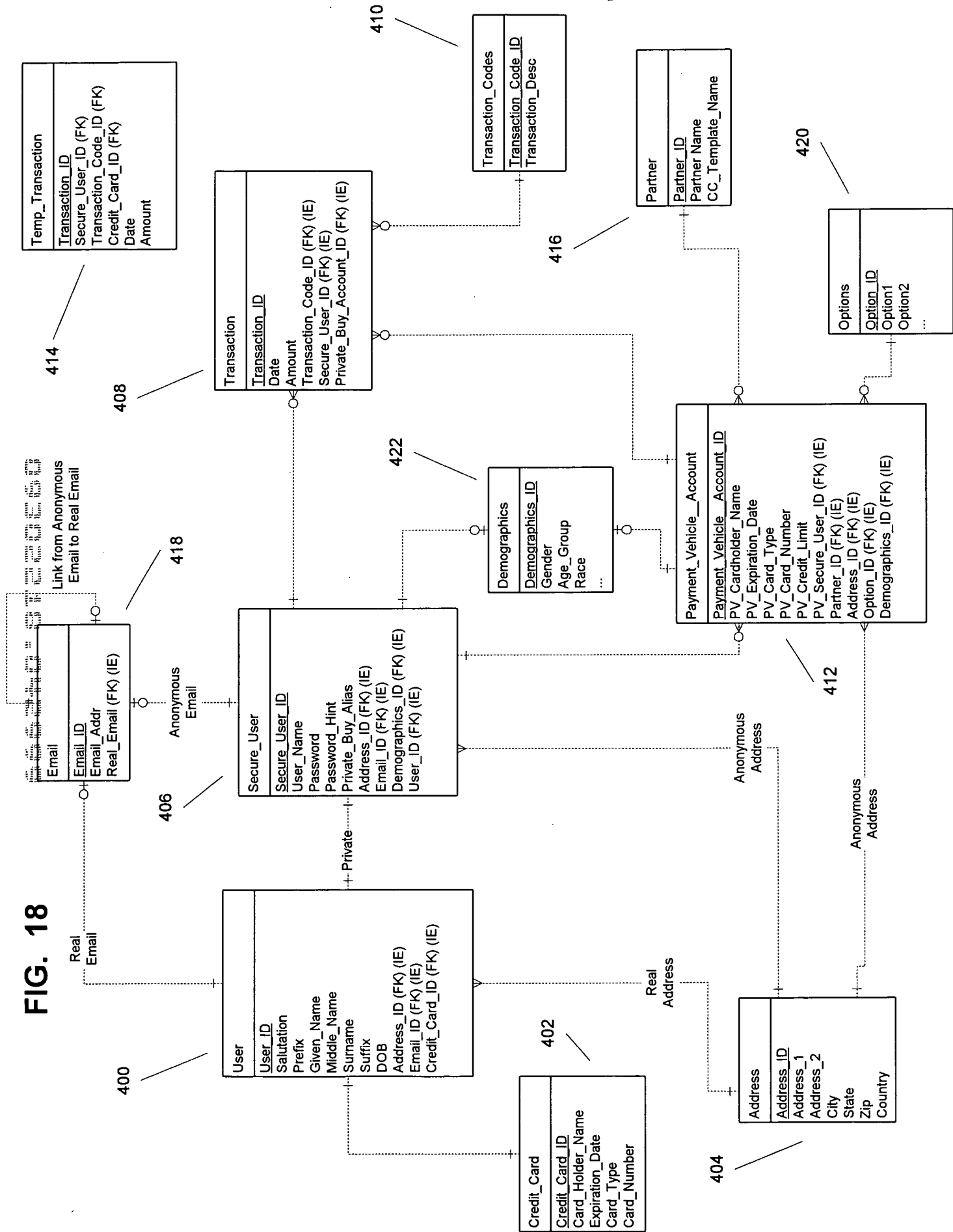


FIG. 18



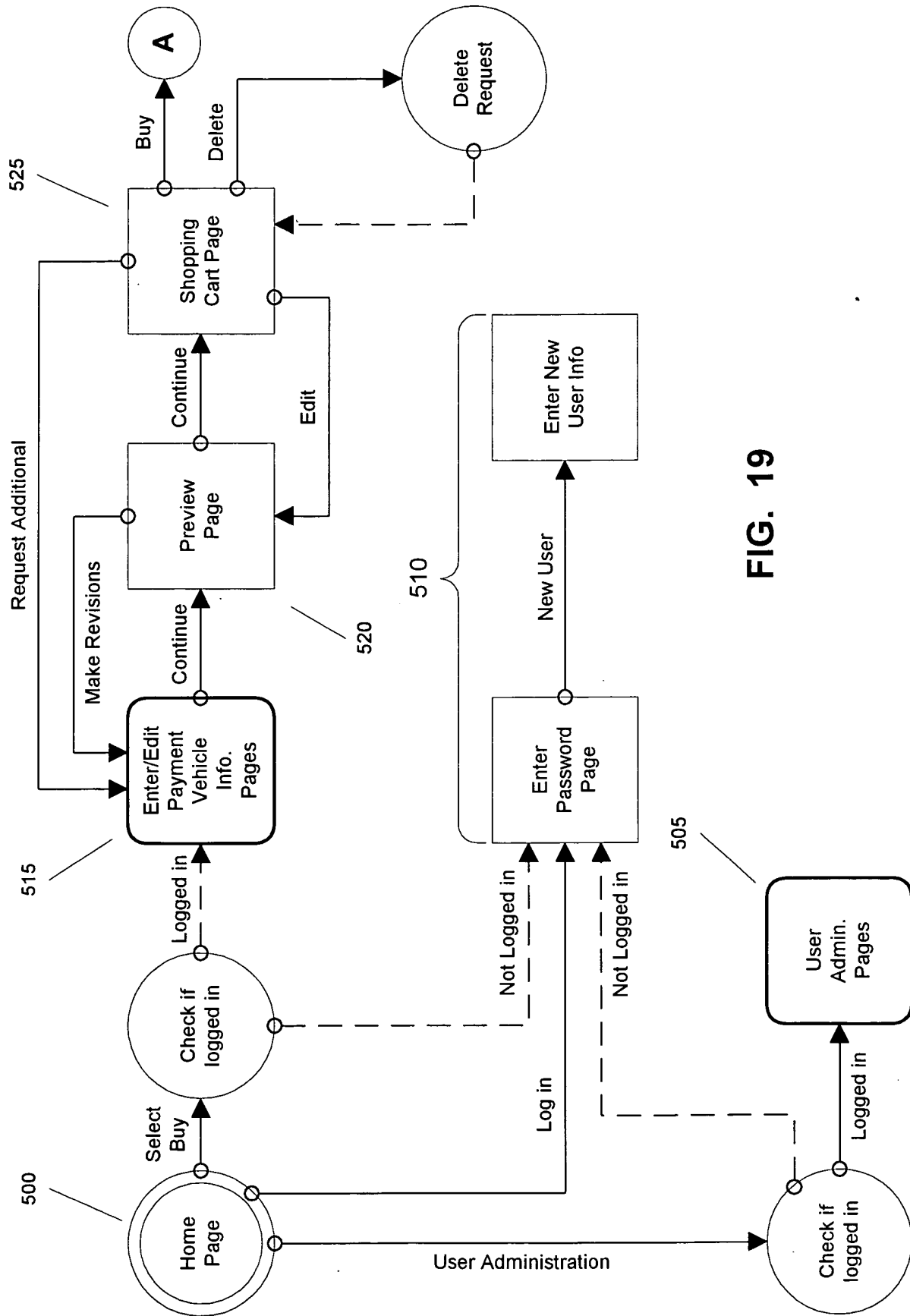


FIG. 19

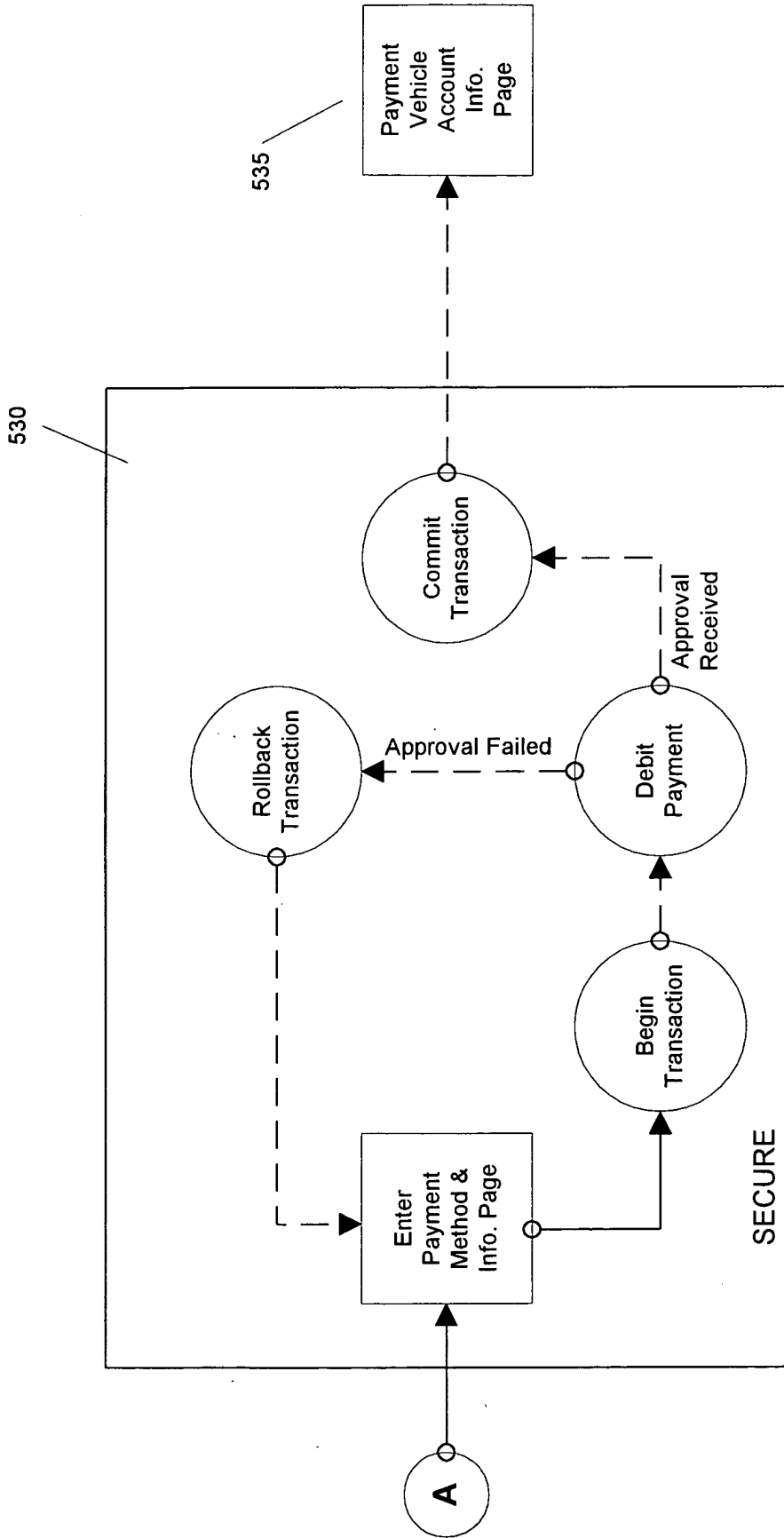


FIG. 20

FIG. 21

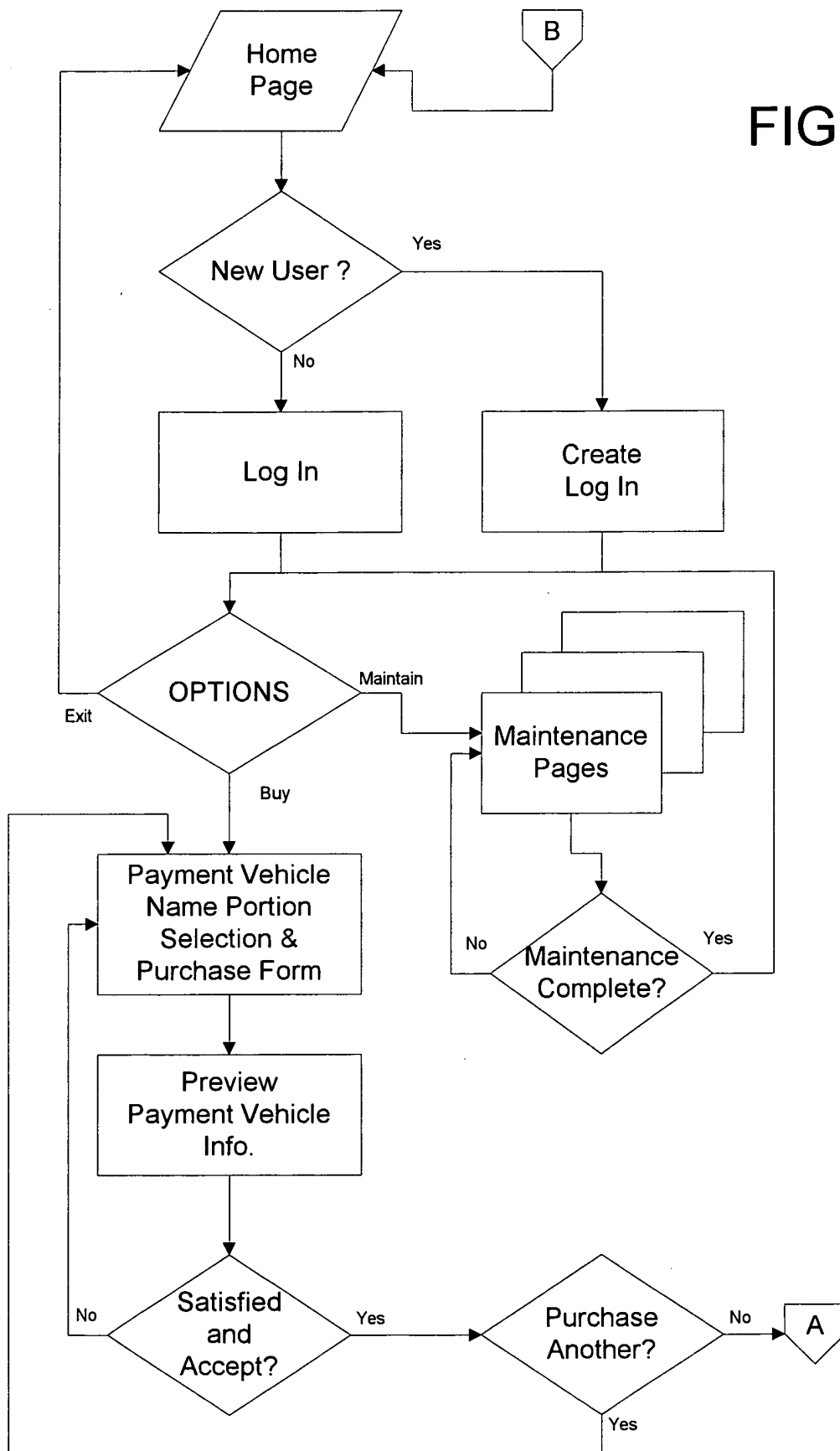
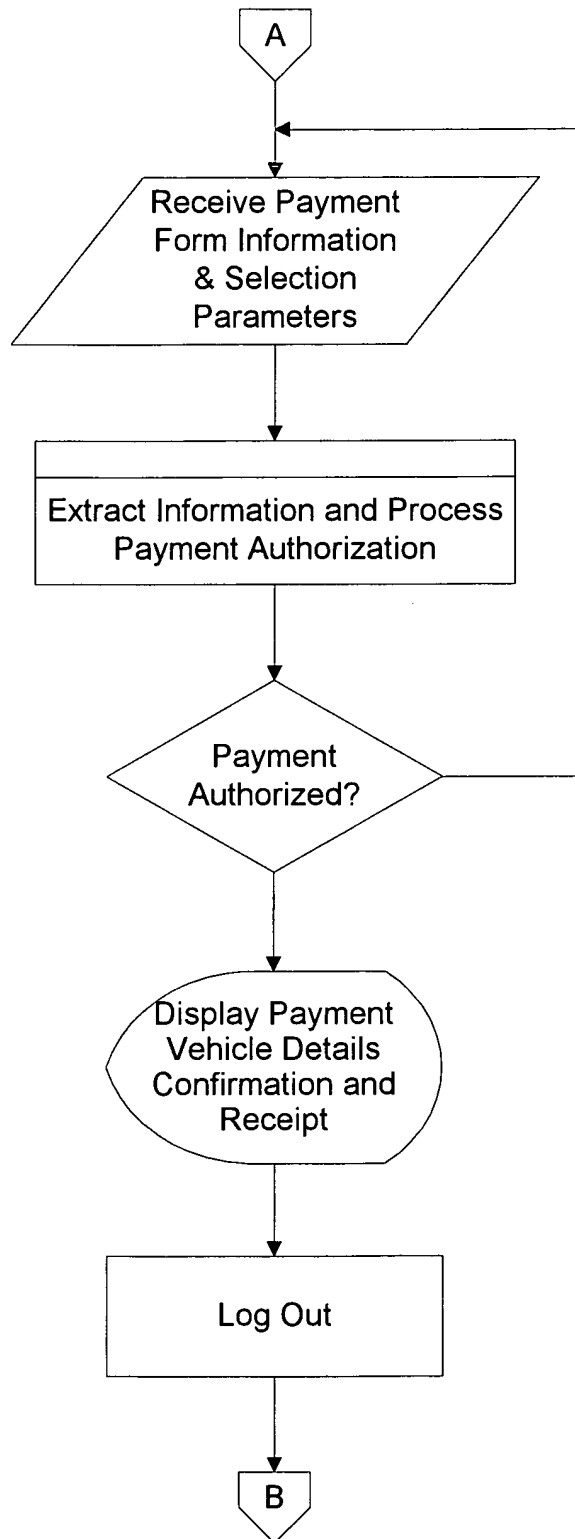


FIG. 22





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